

In re:  
Victoria L. Stonewall  
Debtor

Case No. 24-10475-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jan 07, 2025

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2025:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db       | Victoria L. Stonewall, 107 Country Run Dr, Coatesville, PA 19320-3069   |
| 14856505 | Capital Bank N.A., 2275 Research Blvd Ste 600, Rockville, MD 20850-6238   |
| 14856508 | Chester County Tax Claim Bureau, 313 W Market St # 3602, West Chester, PA 19382-2804  |
| 14856509 | City of Coatesville, c/o Portnoff Law Assoc. LTD, 2700 Horizon Dr Ste 100, Kng of Prussia, PA 19406-2726                                    |
| 14872758 | + City of Coatesville, c/o Portnoff Law Associates, Ltd., 2700 Horizon Drive - Suite 100, King of Prussia, PA 19406-2726                    |
| 14872772 | + City of Coatesville, c/o Portnoff Law Associates, Ltd., P. O. Box 3020, Norristown, PA 19404-3020   |
| 14873223 | + City of Coatesville, c/o JAMES RANDOLPH WOOD, Portnoff Law Associates, Ltd., 2700 Horizon Drive, Suite 100 King of Prussia, PA 19406-2726 |
| 14856510 | Coatesville Area School District, c/o Portnoff Law Assoc. LTD, 2700 Horizon Dr Ste 100, Kng of Prussia, PA 19406-2726                       |
| 14855533 | + PENNYMAC LOAN SERVICES, LLC, c/o JILL MANUEL-COUGHLIN, Powers Kim, LLC, Eight Neshaminy Interplex, Suite 215 Trevoese, PA 19053-6980      |
| 14856522 | Santander Consumer USA, Inc, Attn: Bankruptcy, 95 Amaral St, Riverside, RI 02915-2204   |

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                        | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| 14874977 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 08 2025 00:40:20 | Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                 |
| 14856506 | Email/PDF: acg.coaf.ebn@aisinfo.com               | Jan 08 2025 00:52:20 | Capital One Auto Finance, Attn: Bankruptcy 7933 Preston Rd, Plano, TX 75024-2302                                  |
| 14863213 | + Email/PDF: acg.exeter.ebn@aisinfo.com           | Jan 08 2025 00:52:21 | Exeter Finance LLC, PO Box 650693, Dallas TX 75265-0693   |
| 14855803 | + Email/PDF: acg.acg.ebn@aisinfo.com              | Jan 08 2025 00:39:35 | Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901     |
| 14856407 | + Email/PDF: acg.acg.ebn@aisinfo.com              | Jan 08 2025 00:39:03 | Exeter Finance LLC, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14856511 | + Email/PDF: acg.exeter.ebn@aisinfo.com           | Jan 08 2025 00:39:36 | Exeter Finance LLC, Attn: Bankruptcy, PO Box 166008, Irving, TX 75016-6008  |
| 14862506 | + Email/PDF: acg.acg.ebn@aisinfo.com              | Jan 08 2025 00:40:13 | Exeter Finance LLC c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14872301 | Email/Text: sbse.cio.bnc.mail@irs.gov             | Jan 08 2025 00:41:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7317, Philadelphia, PA 19101-7317              |
| 14856507 | Email/PDF: ais.chase.ebn@aisinfo.com              | Jan 08 2025 00:40:13 | Chase Card Services, Attn: Bankruptcy P.O. 15298, Wilmington, DE 19850  |
| 14861352 | Email/PDF: resurgentbknotifications@resurgent.com | Jan 08 2025 00:51:45 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587                            |

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|          |   |                      |   |
|----------|---|----------------------|---|
| 14856513 | + Email/Text: bankruptcydpt@mcmcg.com                 | Jan 08 2025 00:41:00 | Midland Funding, LLC, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069                   |
| 14856514 | + Email/Text: bankruptcy@militarycredit.com           | Jan 08 2025 00:42:00 | Military Credit Service, Attn: Bankruptcy 1150 East Little Creek, Norfolk, VA 23518-3826          |
| 14856515 | + Email/PDF: cbp@omf.com                              | Jan 08 2025 01:11:23 | One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251                      |
| 14856517 | Email/Text: fesbank@attorneygeneral.gov               | Jan 08 2025 00:41:00 | Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001           |
| 14856521 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com  | Jan 08 2025 01:33:49 | Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 150 Corporate Blvd, Norfolk, VA 23502-4952  |
| 14870494 | + Email/Text: csc.bankruptcy@amwater.com              | Jan 08 2025 00:42:00 | Pennsylvania American Water, PO Box 2798, Camden, NJ 08101-2700                                   |
| 14856516 | + Email/Text: csc.bankruptcy@amwater.com              | Jan 08 2025 00:42:00 | Pennsylvania American Water, Attn: Bankruptcy, 852 Wesley Dr, Mechanicsburg, PA 17055-4475        |
| 14871017 | + Email/Text: csc.bankruptcy@amwater.com              | Jan 08 2025 00:42:00 | Pennsylvania American Water, PO Box 371412, Pittsburgh, PA 15250-7412                             |
| 14856518 | Email/Text: RVSVCBICNOTICE1@state.pa.us               | Jan 08 2025 00:41:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001  |
| 14855592 | Email/Text: RVSVCBICNOTICE1@state.pa.us               | Jan 08 2025 00:41:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946 |
| 14856519 | ^ MEBN  | Jan 08 2025 00:23:44 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210            |
| 14869508 | + Email/PDF: ebnotices@pnmac.com                      | Jan 08 2025 00:52:21 | PennyMac Loan Services, LLC, PO Box 2410, Moorpark, CA 93020-2410                                 |
| 14859562 | + Email/Text: enotifications@santanderconsumerusa.com | Jan 08 2025 00:41:00 | SANTANDER CONSUMER USA INC., P.O. BOX 961245, FORT WORTH, TX 76161-0244                           |
| 14856523 | Email/Text: usapae.bankruptcyntices@usdoj.gov         | Jan 08 2025 00:41:00 | U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404     |
| 14856524 | ^ MEBN  | Jan 08 2025 00:23:30 | U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009                    |
| 14856525 | Email/Text: webadmin@vhllc.co                         | Jan 08 2025 00:42:00 | Vance & Huffman Llc, 55 Monette Parkway, Smithfield, VA 23430-2577                                |
| 14856526 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com           | Jan 08 2025 00:50:52 | Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001          |

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address   |
|----------|---------------|--|
| 14856520 |               | PennyMac Loan Services, LLC, Unit, Los Angeles,, Attn:, PO Box 514387, CorrespondenceCA90051         |
| 14856512 | *             | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2025 at the address(es) listed below:

| Name                  | Email Address  |
|-----------------------|--|
| JAMES RANDOLPH WOOD   | on behalf of Creditor City of Coatesville jwood@portnoffonline.com jwood@ecf.inforuptcy.com  |
| JILL MANUEL-COUGHLIN  | on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskirn.com   |
| KARINA VELTER         | on behalf of Creditor PENNYMAC LOAN SERVICES LLC karina.velter@powerskirn.com, bankruptcy@powerskirn.com   |
| KENNETH E. WEST       | ecfemails@ph13trustee.com philaecf@gmail.com   |
| MICHAEL A. CIBIK      | on behalf of Debtor Victoria L. Stonewall help@cibiklaw.com<br>noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov  |

TOTAL: 6

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

|                       |   |                       |
|-----------------------|---|-----------------------|
| IN RE:                | ) |                       |
| Victoria L. Stonewall | ) | Case No. 24-10475-pmm |
|                       | ) |                       |
|                       | ) |                       |
| Debtor(s).            | ) | Chapter: 13           |
|                       | ) |                       |
|                       | ) |                       |

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: January 7, 2025

For The Court

Patricia M. Mayer  
Judge, United States Bankruptcy Court